

Information to identify the case:

Debtor 1	<u>David Archer</u>	Social Security number or ITIN	xxx-xx-4479
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laura Archer</u>	Social Security number or ITIN	xxx-xx-5422
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-19723-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Archer

Laura Archer

12/19/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
David Archer
Laura Archer
DebtorsCase No. 14-19723-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 27

Date Rcvd: Dec 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2019.

db/jdb
514832493 +David Archer, Laura Archer, 2350 Old York Rd, Bordentown, NJ 08505-4410
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

514784803 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
514784804 +Chase Manhattan Mortgage, Po Box 24696, Columbus, OH 43224-0696
514784811 +Hayt Hayt & Landau LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
515042334 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

515037623 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
514784818 +Virtua Memorial Hospita Burlington Count, C/O Freeman & Mintz, PCs, 34 Tanner Street, Haddonfield, NJ 08033-2475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 20 2019 00:41:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 20 2019 00:41:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517069810 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 20 2019 00:42:19 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

517069809 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 20 2019 00:42:19 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

514784800 EDI: CAPITALONE.COM Dec 20 2019 05:03:00 Capital 1 Bank, Po Box 85520, Richmond, VA 23285

514784807 EDI: CITICORP.COM Dec 20 2019 05:03:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195

514784799 +EDI: CAPITALONE.COM Dec 20 2019 05:03:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285

514928769 EDI: CAPITALONE.COM Dec 20 2019 05:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

514784801 +EDI: CHASE.COM Dec 20 2019 05:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

514784806 +EDI: CHASE.COM Dec 20 2019 05:03:00 Chase Mht Bk, Po Box 15298, Wilmington, DE 19850-5298

514784805 +EDI: CHASE.COM Dec 20 2019 05:03:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

514784809 +EDI: CITICORP.COM Dec 20 2019 05:03:00 Citibank Sd, Na, Po Box 6241, Sioux Falls, SD 57117-6241

514784812 +EDI: IIC9.COM Dec 20 2019 05:03:00 IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378

514784813 +EDI: IIC9.COM Dec 20 2019 05:03:00 IC System, Po Box 64378, Saint Paul, MN 55164-0378

514784815 E-mail/Text: camanagement@mtb.com Dec 20 2019 00:41:26 M & T Bank, 1100 Wehrley Drive, Buffalo, NY 14240

514784814 E-mail/Text: camanagement@mtb.com Dec 20 2019 00:41:26 M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221

514784817 EDI: PRA.COM Dec 20 2019 05:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502

514784816 EDI: PRA.COM Dec 20 2019 05:03:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

514911539 EDI: PRA.COM Dec 20 2019 05:03:00 Portfolio Recovery Associates, LLC, c/o U.S. Bank National Association Nd, POB 41067, Norfolk VA 23541

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514784808* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195)

514784802* +Chase, Po Box 15298, Wilmington, DE 19850-5298

514784810* +Citibank Sd, Na, Po Box 6241, Sioux Falls, SD 57117-6241

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Dec 19, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Paul H. Young on behalf of Joint Debtor Laura Archer ykassoc@gmail.com,
lesliebrown.paralegal@gmail.com, tkennedy@ymalaw.com, eperez@ymalaw.com, pyoung@ymalaw.com
Paul H. Young on behalf of Debtor David Archer ykassoc@gmail.com,
lesliebrown.paralegal@gmail.com, tkennedy@ymalaw.com, eperez@ymalaw.com, pyoung@ymalaw.com
R. A. Lebron on behalf of Creditor M&T Bank bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com
TOTAL: 10